

IN THE UNITED STATES BANKRUPTCY COURT FOR THE WESTERN DISTRICT OF  
PENNSYLVANIA

In Re:	)	
	)	BANKR. NO. 20-20508-CMB
GREGORY A. RAGER and	)	
HOLLY J. RAGER,	)	
	)	CHAPTER 13
Debtors.	)	
_____	)	
	)	
GREGORY A. RAGER and	)	
HOLLY J. RAGER,	)	
	)	
Debtors/Movants,	)	
	)	
v.	)	
	)	
FREEDOM MORTGAGE CORP.,	)	
	)	
Creditor/Respondent.	)	

**CERTIFICATION OF NO OBJECTION REGARDING MOTION TO APPROVE  
PERMANENT MORTGAGE MODIFICATION AGREEMENT**

The undersigned hereby certifies that, as of the date, no answer, objection or other responsive pleading to the Motion to Approve Permanent Mortgage Modification Agreement filed on July 7, 2023, Doc. No. 122, has been received. The undersigned further certifies that the Court's docket in this case has been reviewed and no answer, objection, or other responsive pleading to the Motion appears thereon. Pursuant to the Notice of Hearing filed on July 7, 2023, Doc. No. 123, Responses to the Motion were to be filed and served no later than July 24, 2023.

It is hereby respectfully requested that the Proposed Order filed on July 7, 2023, Doc. No. 122-3, be entered by the Court.

Dated: July 26, 2023

/s/ Glenn R. Bartifay  
GLENN R. BARTIFAY, ESQUIRE  
Pa. Id. No. 68763  
Attorney for Movants/Debtors

BARTIFAY LAW OFFICES, P.C.  
2009 Mackenzie Way, Suite 100  
Cranberry Township, PA 16066  
(412) 824-4011  
[gbartifay@bartifaylaw.com](mailto:gbartifay@bartifaylaw.com)